

BENEFITS PLANNING IN CALIFORNIA FACT SHEET

A Comprehensive Report on Benefits Planning Needs for People with Disabilities

Goal and Overview

Benefits (cash, health insurance, long-term services and supports, etc.) are a major factor for people with disabilities when making employment decisions. In fact, many choose to work part-time employment or forego advancement in careers to afford needed health care or long-term services.

Although participation in the workforce has increased since the pandemic, the labor force participation rate is 21.6% for people with disabilities compared to 66.9% and for the non-disabled. Unemployment rates continue to double for people with disabilities.

This report took a deep dive on how income and asset eligibility impact lifelong career choices for people with disabilities. It includes policy recommendations in four areas: Social Security Administration, benefits planning infrastructure, health care policy, and implementation of a “no wrong door” system for long-term services and supports.

By the Numbers: Benefits for Californians

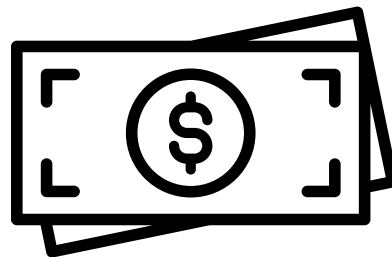


2.2 million

CALIFORNIANS WITH
DISABILITIES AND SENIORS
RECEIVE MEDI-CAL

1.3 million

CALIFORNIANS RECEIVE
SSI OR SSDI



769,000+

CALIFORNIANS IN PRIME
WORKING AGE RECEIVE
LONG-TERM SERVICES
AND SUPPORTS

Barriers to Employment

- Fear of overpayments from cash benefits creates a disincentive to employment. A 2019 study estimated that 71% of disability insurance beneficiaries with earnings sufficient to affect benefits receive overpayments. Overpayments lasted for a median of nine months and accrued a median amount of \$9,282.
- Long-term services and supports are expensive and can cost at least \$76,000 annually. Beneficiaries face severe income and asset limits, often forcing people with disabilities to often forego career advancement or even entering employment.
- Lack of awareness of the 250% Working Disabled Program, which allows certain working disabled individuals to become eligible for Medi-Cal by paying low monthly premiums.
- Lack of accurate, timely information available to beneficiaries about benefits, work incentives, employment, and employment potential causes misinformation and inaccurate information about employment.
- Current benefits planning service structure does not have consistent linkages to benefits planners from multiple programs in different service delivery systems ensuring a “no wrong door” approach to accurate information on employment.

Who created this report?

The California Committee on Employment of People with Disabilities (CCEPD) created a workgroup. Members of the workgroup included: the CalABLE Board, the California Behavioral Health Planning Council, the California Commission on Aging, the State Council on Developmental Disabilities, the State Rehabilitation Council, and the State Independent Living Council. There were departmental representatives from the Department of Developmental Services, Department of Rehabilitation, and Employment Development Department, and representation from Disability Rights California.

Policy Recommendation Highlights

1

Social Security Administration

Better educate Californians on work incentives and strengthen collaboration between federal and state departments.

2

Benefits Planning Infrastructure

Create a coherent and easily navigable benefits planning system for people with disabilities.

3

Health Care

Remove barriers for people with disabilities with long-term health conditions to develop their careers and advancement without fear of losing health care benefits.

4

Long-Term Services and Supports

Support efforts towards a “no wrong door system” and removes barriers for those who have long-term care needs to develop their careers.

** Resources for the data used in this fact sheet can be found in the full report.*



For the full report, visit
www.dor.ca.gov/Home/CCEPD